

March 26, 2014

FILED (1)

Judge Steven W. Rhodes
C/o Clerk of the Court
United States Bankruptcy Court
Eastern District of Michigan
Southern Division
211 West Fort Street
Detroit, Michigan 48226

2014 APR -1 A 11:40

U.S. BANKRUPTCY COURT
E.D. MICHIGAN-DETROIT

CASE REFERENCE NO. 13-53846

Honorable Judge Rhodes:

I am a retiree from the City of Detroit. I worked for the Department of Transportation for 36 years driving the bus. I can't recall how many days I went to work, even though I might not have felt like it, because I knew that I had a pension and healthcare coming when I retired. I know that some sacrifices in life must be made. I am unable to understand why the retirees are being unfairly singled out for the elimination of health care benefits and reductions in pensions.

My wife and I used to pay \$152.00 per month for health care coverage. When our city provided health insurance was eliminated March 1, 2014 we were forced to seek our own health insurance. **Our health insurance now costs \$1,026.62 per month with a \$3,300.00 yearly deductible.** This does not include the cost of higher co-pays for physician visits nor necessary medications for medical conditions. This is devastating as we have other obligations i.e., food, utilities, car insurance, property taxes and charge cards just to name a few. Most seniors are tax paying citizens who will be forced to find affordable housing if they lose their homes, or face relocation because of the high price to live in Detroit.

Our daughter recently graduated from college and is contemplating returning to graduate school. Who will assist her if we are unable to do so? I have always prided myself on supporting my children in their endeavors and up until now I never feared that I would be unable to do so.

I humbly request that you give the best financial consideration possible for me and other pensioners to live the life that we worked hard to achieve.

Sincerely,



Jesse J. Florence Sr.